

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 17-35990-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Visitacion A. Agnes  
140 Mineola Place  
Edison, NJ 08817

Social Security No.:

xxx-xx-6366

Employer's Tax I.D. No.:

---

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 22, 2023

JAN: mmf

Jeanne Naughton  
Clerk

In re:  
Visitacion A. Agnes  
Debtor

Case No. 17-35990-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 22, 2023

Form ID: cscnodsc

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2023:**

Recip ID	Recipient Name and Address
db	+ Visitacion A. Agnes, 140 Mineola Place, Edison, NJ 08817-3410
sp	#+ Edward Colligan, Colligan and Colligan, 17 Academy Street Suite 510, Newark, NJ 07102-2932
519489152	+ Brunswick Eye Associates, c/o Amit Deshmukh, Esq., 29 Columbia Turnpike, Suite 302, Florham Park, NJ 07932-2240
517254582	+ Robert Manchel, 1 Eves Dr., Suite 111, Marlton, NJ 08053-3125
517254583	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517254585	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 22 2023 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 22 2023 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 20:26:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, 1600 South Douglass Road, Anaheim, CA 92806-5948
517309757	+ Email/Text: bankruptcy@cavps.com	Mar 22 2023 20:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517376779	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2023 20:30:19	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517337286	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 20:26:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
517254580	Email/Text: info@phoenixfinancialsvcs.com	Mar 22 2023 20:26:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
517378586	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 20:42:32	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517254578	Email/Text: signed.order@pfwattorneys.com	Mar 22 2023 20:26:00	Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517254579	Email/Text: signed.order@pfwattorneys.com	Mar 22 2023 20:26:00	New Century Financial Services, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517254581	+ Email/Text: clientservices@remexinc.com	Mar 22 2023 20:26:00	Remex Inc, 307 Wall St, Princeton, NJ

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Mar 22, 2023

Form ID: cscnodsc

Total Noticed: 27

			08540-1515
517254584	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 22 2023 20:26:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517268169	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 22 2023 20:26:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517321617	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 22 2023 20:26:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517269538	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Mar 22 2023 20:30:29	US Dept of Housing Urban Development, 451 7th St SW, Washington, DC 20410-0002
517313677	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2023 20:30:41	Wells Fargo Bank, 1000 Blue Gentian Rd, Eagan, MN 55121-1663
517312611	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2023 20:30:41	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
519118196	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 20:26:00	Wilmington Savings Fund Society, FSB, As Trustee, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, As 92806-5948
519118195	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 20:26:00	Wilmington Savings Fund Society, FSB, As Trustee, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
519584851	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 20:26:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Rd., Anaheim, CA 92806-5948
519584852	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 20:26:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Rd., Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, as, 1600 South Douglass Rd., Anaheim, CA 92806-5948

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Mar 22, 2023

Form ID: cscnodsc

Total Noticed: 27

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Juniper Mortgage Loan Trust A ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kathleen M Magoon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M logsecf@logs.com, kathleenmagoon@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Manchel	on behalf of Debtor Visitacion A. Agnes manchellaw@yahoo.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10